AMENDMENTS TO THE CLAIMS

- 1. (previously presented) An apparatus for proving authentication when a user is not present, said apparatus comprising:
 - a Web service client coupled to a service provider;
 - an online wallet configured to store and selectively release financial information of various users;

a discovery service;

wherein: -

- said Web service client, said service provider, said Web service provider, and said discovery service agree to work with each other; and
- an act of releasing financial information of the given user from the online wallet to fund an online purchase transaction on behalf of a given user without a live authenticated session of the given user with the Web service client is conditioned upon receiving proof of authority to conduct the requested purchase transaction without the live authenticated session.
- 2. (original) The apparatus of Claim 1, wherein said Web service client comprises an assertion, said assertion comprising a statement that said user has an authenticated session.
- 3. (original) The apparatus of Claim 2, wherein said assertion is signed by an authority.
- 4. (original) The apparatus of Claim 3, wherein said authority is an identity provider of said discovery service.
- 5. (original) The apparatus of Claim 2, wherein said statement comprises, but is not limited to, the following information:
 - a system entity that made said assertion;

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- a system entity making a request;
- a system entity relying on said assertion; and
- a name identifier of said user in a namespace of said system entity that made said assertion to said system entity relying on said assertion.
- 6. (original) The apparatus of Claim 5, wherein said system entity making said assertion is an identity provider of said discovery service.
- 7. (original) The apparatus of Claim 5, wherein said system entity making a request is said Web service client.
- 8. (previously presented) The apparatus of Claim 5, wherein said system entity relying on said assertion is said online wallet.
- 9. (previously presented) The apparatus of Claim 5, wherein said asserting party is said Web service client and said relying party is said online wallet.
- 10. (previously presented) The apparatus of Claim 2, wherein said statement is included in an extended assertion that is given to said online wallet at time of authentication.
- 11. (original) The apparatus of Claim 1, further comprising:
 - means for said Web service client presenting to said discovery service a service assertion obtained from a second system entity, wherein said service assertion comprises a user presence statement; and
 - means for said discovery service issuing a new service assertion comprising a new user presence statement, said new service assertion and said new user presence statement associated with said second system entity.

- 12. (original) The apparatus of Claim 11, wherein said second system entity is a second Web service client.
- 13. (original) The apparatus of Claim 1, further comprising means for said discovery service recording and storing user statement information.
- 14. (original) The apparatus of Claim 13, wherein said recorded and stored user statement information is in the form of a table.
- 15. (previously presented) The apparatus of Claim 1, further comprising means for said online wallet storing a ticket for checking said permission to request a service.
- 16. (previously presented) The apparatus of Claim 1, further comprising means for testing a request to said Web service while a user is still present, wherein either or both said discovery service and said online wallet can perform real-time consent informational data collection from a user without having actually performed a particular transaction.
- 17. (previously presented) A method for proving authentication when a user is not present, said method comprising the steps of:

providing a Web service client coupled to a service provider;

providing an online wallet configured to store and selectively release financial information of various users;

providing a discovery service;

wherein:

said Web service client, said service provider, said Web service provider, and said discovery service agree to work with each other; and

an act of releasing financial information of the given user from the online wallet to fund an online purchase transaction on behalf of a given user without a live authenticated session of the given user with the

Web service client is conditioned upon receiving proof of authority to conduct the requested purchase transaction without the live authenticated session.

- 18. (original) The method of Claim 17, wherein said Web service client comprises an assertion, said assertion comprising a statement that said user has an authenticated session.
- 19. (original) The method of Claim 18, wherein said assertion is signed by an authority.
- 20. (original) The method of Claim 19, wherein said authority is an identity provider of said discovery service.
- 21. (original) The method of Claim 18, wherein said statement comprises, but is not limited to, the following information:
 - a system entity that made said assertion;
 - a system entity making a request;
 - a system entity relying on said assertion; and
 - a name identifier of said user in a namespace of said system entity that made said assertion to said system entity relying on said assertion.
- 22. (original) The method of Claim 21, wherein said system entity making said assertion is an identity provider of said discovery service.
- 23. (original) The method of Claim 21, wherein said system entity making a request is said Web service client.
- 24. (currently amended) The method of Claim 21, wherein said system entity relying on said assertion is said online wallet.

- 25. (previously presented) The method of Claim 21, wherein said asserting party is said Web service client and said relying party is said online wallet.
- 26. (previously presented) The method of Claim 18, wherein said statement is included in an extended assertion that is given to said online wallet at time of authentication.
- 27. (original) The method of Claim 17, further comprising the steps of: said Web service client presenting to said discovery service a service assertion obtained from a second system entity, wherein said service assertion comprises a user presence statement; and said discovery service issuing a new service assertion comprising a new user presence statement, said new service assertion and said new user presence statement associated with said second system entity.
- 28. (original) The method of Claim 27, wherein said second system entity is a second Web service client.
- 29. (original) The method of Claim 17, further comprising the step of said discovery service recording and storing user statement information.
- 30. (previously presented) The method of Claim 29, wherein said recorded and stored user statement information is in the form of a table.
- 31. (previously presented) The method of Claim 17, further comprising the step of said online wallet storing a ticket for checking said permission to request a service.
- 32. (previously presented) The method of Claim 17, further comprising the step of testing a request to said online wallet while a user is still present, wherein

either or both said discovery service and said online wallet can perform real-time consent informational data collection from a user without having actually performed a particular transaction.

- 33. (previously presented) A method for invoking authenticated transactions on behalf of a user when the user is not present, said method comprising the steps of:
 - a service provider, at a time when a user is present, asking the user if said service provider can perform a particular transaction at a later point in time when the user is not present, wherein if the user indicates yes, then said service provider sending a notification to register with any of, or both of:
 - a trusted discovery service; and
 - a user activated online wallet confidentially storing financial data of the user sufficient to fund the particular transaction;
 - wherein while the user is still present, the user can be asked to provide informational content related to said particular transaction; and
 - at a time when the user is not present, the service provider initiating the particular transaction and requesting the online wallet to release financial data of the user.
- 34. (previously presented) The method of Claim 33, further comprising the step of a discovery service checking if the user gave permission for contacting said online wallet when the user is not present, and if permission is granted, allowing control to go to said online wallet.
- 35. (previously presented) The method of Claim 33, further comprising any of the steps of said Web service provider:
 - trusting said discovery service performed checking for permission and accepting that if said discovery service indicates the user gave

permission, then said online wallet performing said particular transaction; and

- said online wallet deciding to perform checking for permission, and subsequently performing said particular transaction if said online wallet determines permission is granted.
- 36. (original) The method of Claim 33, further comprising the step of providing a user capability of reviewing and modifying stored permissions.
- 37. (original) The method of Claim 33, further comprising the step of providing robust security by having trust kept centrally in said discovery service.
- 38. (previously presented) The method of Claim 33, further comprising said discovery service supporting a plurality of different types of online wallet.
- 39. (previously presented) An apparatus for invoking authenticated transactions on behalf of a user when the user is not present, said method comprising:
 - a computer driven service provider, configured to perform operations comprising, at a time when a user is present, asking the user if said service provider can perform a particular transaction at a later point in time when the user is not present, wherein if the user indicates yes, then said service provider sending a notification to register with any of, or both of:
 - a trusted discovery service; and
 - a user activated online wallet confidentially storing financial data of the user sufficient to fund the particular transaction;
 - wherein while the user is still present, the user can be asked to provide informational content related to said particular transaction; and
 - wherein the service provider is configured to perform further operations comprising, at a time when the user is not present, initiating the

particular transaction and requesting the online wallet to release financial data of the user.

- 40. (previously presented) The apparatus of Claim 39, further comprising means for a discovery service checking if the user gave permission for contacting said online wallet when the user is not present, and if permission is granted, allowing control to go to said online wallet.
- 41. (previously presented) The apparatus of Claim 39, further comprising the online wallet, the online wallet being programmed to perform operations comprising:
 - trusting said discovery service performed checking for permission and accepting that if said discovery service indicates the user gave permission, then said online wallet performing said particular transaction; and
 - said online wallet deciding to perform checking for permission, and subsequently performing said particular transaction if said online wallet determines permission is granted.
- 42. (original) The apparatus of Claim 39, further comprising means for providing a user capability of reviewing and modifying stored permissions.
- 43. (original) The apparatus of Claim 39, further comprising means for providing robust security by having trust kept centrally in said discovery service.
- 44. (previously presented) The apparatus of Claim 39, further comprising means for said discovery service supporting a plurality of different types of online wallet.
- 45. (previously presented) A process for establishing user authentication when the user is not present, comprising operations of:

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- at a time went the user is engaged in a live authenticated session with an online service provider, the online service provider asking the user for permission for the online service provider to conduct at least one subject purchase at a later point in time when the user is no longer engaged in a live authenticated session with the online service provider;
- responsive to an affirmative answer, the online service provider sending registration data to at least one of:
 - a trusted discovery service;
 - an online wallet responsible for providing finance information to carry out the subject purchase;
- at a time when the user is not present, the online service provider initiating a purchase transaction on behalf of the user, and in response thereto, submitting a request to reveal finance information of the user to implement the purchase transaction, the request being submitted to the trusted discovery service;
- responsive to the request, the performing at least one of the following operations:
 - the trusted discovery service checking for presence of the registration to determine if the user gave prior permission for conducting the requested transaction with the online wallet when the user is not present, and if so, the trusted discovery service authorizing the online wallet to reveal the requested finance information of the user to complete the requested transaction:
 - in the event registration lies with the online wallet, the trusted discovery service forwarding the request to the online wallet for determination therein as to whether the user gave prior permission for conducting the requested transaction with the online wallet.

46. (previously presented) The process of claim 45, the operations further comprising:

if the user gave prior permission, the online wallet revealing the requested finance information of the user to complete the purchase transaction even though the user is not engaged in a live authenticated session with the online service provider.

47. (previously presented) The process of claim 45, the operations further comprising:

responsive to the trusted discovery service authorizing the online wallet to complete the transaction, the online wallet verifying the registration data as a condition to revealing the requested finance information.

- 48. (previously presented) The method of claim 45, where the operation the operation of submitting the request to the trusted discovery service comprises:
 - the online service provider making the request via client software representing the user.
- 49. (previously presented) The process of claim 45, the online service provider further comprising web services client software.
- 50. (previously presented) The process of claim 45, the operations further comprising:

while the user is engaged in a live authenticated session with the online service provider, conducting a test transaction short of actually completing the transaction in order to verify that the test transaction can be successfully carried out at a later time when the user is not engaged in a live authenticated session with the online service provider.